## A Newsletter for Juneau County Seniors & Adults with Disabilities





## **AGELESS**

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Aging & Disability Resource Center of Southwest WI--Mauston 608-847-9371 or toll free 877-794-2372 Website: www.adrcswwi.org December, 2010

#### NOTES FROM HEIDI NO. 343

### Hello Everyone—

Hard to believe this is the last issue for 2010 but here it is! We hope that as your reflect upon this year you have many happy memories and that life has treated you well.

A lot has happened here at the ADRC and we find that the numbers of persons we are seeing for aging and disability services is growing each year. We are pleased to be able to serve you and link you with resources that you need. Your ideas and suggestions for services or improvements are welcome any time and can be shared with any of our staff. We do our best to help you age in place and remain in the community where you want to be.

I extend my most sincere thank you to the volunteers that work in our programs and provide a much needed service to the community, in whatever capacity your serve. Your time and efforts are most appreciated. I also want to thank everyone who services on an Advisory Board and the County Board for their support and interest in helping us achieve our goals. Without everyone working together we would be lost!

As you look forward to the New Year keep in mind that as you age you become even more valuable to those around you. Your vast knowledge and experience contribute to the lives of your family and friends. We may live in a society that seems to glorify being young, looking young, and etc., but no price tag can be put on what you know and the journey that has taken you to where you are in life. In other words, celebrate your age!!

## **Recipe Section for December Issue**

(These recipes were given at the Putting The Garden Harvest on Your Dinner Table) April Martells cooking class on Oct. 22, 2010

## SQUASH CASSEROLE

6 c cooked winter squash \(^1\square\) c chopped onion

1 tsp salt 1 can cream of chicken soup

1 c sour cream (can use celery or mushroom soup)

1 c shredded carrots 8 oz pkg stuffing mix (can use stove top)

2 tbsp melted butter

Wash hands. Preheat oven 350. Combine stuffing and butter. Place ½ of stuffing mixture into bottom of a greased 2 qt casserole dish. Add squash to dish then carrots, onions and salt. Combine soup and sour cream. Add this as layer to dish. Sprinkle stuffing on top. Bake covered 30 minutes then uncover and bake another 15 minutes.

## SQUASH SOUP

1 small onion, washed, chopped ½ c celery, washed, chopped

2 tbsp butter 2 tbsp flour

3 c cooked winter squash 1 tsp curry paste

2 c strong chicken broth 2 chicken bouillon cubes

12 oz can evaporated milk salt and pepper

Wash hands. In a large saucepan, sauté onion and celery in butter till tender. Stir in flour and curry. Heat chicken broth and dissolve 2 bouillon cubes in it before adding it to saucepan. Gradually add milk. Bring to a boil and cook 2 minutes. Add squash, salt and pepper. In a blender, process soup till smooth. Pour into bowls, garnish with bacon bits or green onion if desired

#### MANGO TANGO BLACK BEAN SALSA

15 oz can black beans, rinsed, drained 7 oz can whole kernel corn with peppers, drained 15 oz can peaches drained, diced or 1 medium mango, peeled, seeded, cut in ¾"cubes ¼ c finely chopped onion ¼ c coarsely chopped fresh cilantro

2 tbsp fresh lime juice 1 tsp garlic powder

½ tsp salt (optional) ¼ tsp cumin.

Wash hands. Wash cilantro, onion and mango if using. In medium bowl, combine all ingredients. Serve with baked cilantro chips.

#### REFRIGERATOR PICKLES

4 qt. (16 cups) pickles, washed, sliced, discard blossom ends

1 qt. (4 cups) onions, washed, sliced 1 green pepper, washed, sliced

Brine-

3 c sugar 2 c cider vinegar 1/3 c canning salt 1 tsp celery seed

Wash hands. Combine brine ingredients and heat in pan over medium heat till sugar and salt dissolves. Mix pickles, onions and green pepper in a large bowl. Pour liquid mixture into bowl containing pickles, onions and green pepper and mix well. Fill jar with pickles and add remaining liquid. Cover and refrigerate. Ready in 3 days.

#### SCRUMPTIOUS PAN FRIED APPLE SLICES

2-4 apples washed, cored, sliced (peeling them is optional)

2-4 tbsp butter or coconut oil dash of salt

Wash hands. In a large saucepan, heat butter (or oil) over medium heat until hot. Add apples (but don't crowd or they won't brown. Do in 2 batches if need be.) Sprinkle with just a tiny dash of salt. Cook until browned on one side, then turn over. Cook a few more minutes until browned on the other side and the apple is soft all the way through. Serve while hot.

#### **VIETNAMESE FRESH SPRING ROLLS**

fresh mint (optional) washed

2 oz rice vermicelli (rice noodles) 8 rice wrappers (8.5"diameter) 2 leaves lettuce (leaf lettuce works great) fresh basil (optional) washed

cooked meat cut into 1/4" thick strips(chicken, pork, beef, venison)

Sweet chili sauce for dipping

fresh cilantro (washed)

Wash hands. Bring a medium saucepan of water to a boil. Boil rice vermicelli 3-5 minutes or until al dente and drain. Fill a large bowl with warm water. Dip 1 rice wrapper into warm water for 1-2 seconds to soften. Lay wrapper flat. In row across the center, place meat strip, handful of vermicelli, basil, mint, cilantro and lettuce – leaving 2" uncovered on both sides. Fold uncovered sides inward, then tightly roll the wrapper, beginning at the end with the lettuce. Repeat with remaining ingredients. Serve spring rolls with sweet chili sauce for dipping.

#### **BASIL PESTO**

2 c basil leaves, fresh, washed, packed ½ c grated parmesan cheese

½ c extra virgin olive oil1/3 c pine nuts3 medium garlic clovessalt and pepper

Wash hands. Combine basil and pine nuts. Pulse in blender. Add garlic and pulse. Slowly add olive oil in steady stream with blender running. Scrape sides and add parmesan cheese, salt and pepper. Eat over pasta or toasted garlic bread. (can be frozen for later use.)

## SPOTLIGHT ON SOCIAL SECURITY DECEMBER 2010

Social Security Serves Veterans By Ken Hess (Social Security Public Affairs Specialist for Wisconsin)

On November 11, we honored our Nation's veterans for their service to America. What better time than now to tell you about the many benefits and the wealth of information Social Security has available for veterans and Military personnel.

In September, the agency published final rules about the Heros Earnings Assistance and Relief Tax(HEART) Act. The HEART Act changes the way we treat some cash payments to members of the uniformed services and veterans under the Supplemental Security Income (SSI) program. As Social Security Commissioner Michael Astrue noted at the time, "This law allows the men and women of our armed forces, veterans, and their families to keep more of their military-related payments while also maintaining eligibility for valuable cash and healthcare benefits."

The HEART Act does the following:

- Treats most cash military compensation as earned income for SSI purposes, which generally provides a higher benefit to the service member as a result of the SSI program's more favorable consideration of earned income.
- Excludes certain State annuity payments to disabled, blind or aged veterans from countable income and resources used to determine eligibility.
- Excludes any cash or in-kind payments provided by AmeriCorps State and National and AmeriCorps National Civilian Community Corps from countable income. Social Security also makes it easy to get information about benefits for wounded warriors. The first place to go is our website designed specifically for our wounded veterans: <a href="www.socialsecurity.gov/woundedwarriors">www.socialsecurity.gov/woundedwarriors</a>. There, you will find answers to a number of commonly asked questions, as well as other useful information about disability benefits and Supplemental Security Income (SSI). Please pay special attention to the fact sheets available on that website, *Disability Benefits for Wounded Warriors* and *Expediting Disability Applications for Wounded Warriors*.

It's important to note that benefits available through Social Security are different from those available from the Department of Veteran's Affairs and require a separate application.

To learn more about Social Security for current and former military service members read *Military Service and Social Security*. You can find the publications at: www.socialsecurity.gov/pubs/10017.html.

## MILE BLUFF MEDICAL CENTER DATES For December, 2010

**Free Screening for Farmers-** Appointments are required for all tests, Call 608-847-1845. Free back screening and hearing, lung capacity, cholesterol, blood sugar testing and blood pressure is available to all area farmers. No fasting is required for any of the tests.

Thursday, Dec. 2, from 8-11 a.m. and 1-3 p.m. at Mile Bluff Medical Center. Free Holiday Concert- Sunday, Dec. 12- 2 p.m. in Terrace Heights Retirement Community- Pianist Shawn Steffen will perform Christmas carols for the tenants and the public is invited to join them. For more information and to reserve your seat, call 608-847-2377.

Health Fair- Thursday, Dec. 16, from 7-11 a.m. at Mile Bluff-Delton Family Medical Center- Appointments are required for all tests, call 608-254-5888. FREE heart disease and diabetes risk assessments. FREE blood sugar and blood pressure screenings. – Total Cholesterol tests (no fasting) for \$10 or lipid profile tests (12 hour fasting) for \$20. 10-minute chair massage for \$10 (8-11 a.m.) Refreshments and door prizes.

Outpatient Counseling- For more information, call 608-847-1838.

Grief Support Group meets Thursdays, Dec. 2 & 16 from 7-8 p.m. at Mile Bluff Medical Center. This group offers support services to families and individuals who are coping with a death of a loved one. Individual grief issues as well as educational topics are covered by Reverend Fairchild who leads the group.

AA Group meets Mondays 7:30 p.m. and Sundays at 6 p.m. at Mile Bluff Medical Center in the Castle Rock Room and are closed with no smoking. For more information call 608-847-6878 or call the AA Hotline at 608-222-8989.

**AL-ANON Group meets Mondays at 7:30 p.m. in Mile Bluff Medical Center.** For more information call 608-562-5611.

Gambling Anonymous Group meets on Wednesdays 7 p.m. at St Paul's Evangelical Lutheran Church, Mauston. For more information call Arlene at 608-847-6893.

Narcotics Anonymous Group – if interested in group meetings or NA resources call Dennis at 608-562-6223 or 608-547-2533.

**Parkinson's Support Group-** if interested in the group call Arlene at 608-847-6893.

## **December Birthdays**

Dec. 1- Jo Ann Salava	<b>Dec. 4-</b> Alice Adams	<b>Dec. 4-</b> Cathy Spatola
<b>Dec. 7-</b> Lois Hall	Dec. 7-Katie Connor	Dec. 9-Alice Maynard
Dec.10- Henry Schmid	Dec. 11-Marilyn Walden	Dec. 12- Shirley Garner
Dec. 13-Roger Thul	Dec. 13-Karen Caple	<b>Dec. 13-</b> Rusty Fitzgerald
Dec. 16- Barbara K. Schrame	r <b>Dec. 17-</b> Hazel Kolar	Dec. 21-Virgina Strege
Dec. 22-Pat Walker	<b>Dec. 28-</b> Caroline Bolden	Dec. 28-Tom Belsky

Dec. 28-Ronald Lee

Winter Walking Hours (available on school days only)

To request a flyer with times and locations call 847-1845.

Mauston High School- 6:30-7:30 p.m.

**Olson Middle School-** 6:30-7:30 a.m. & 4-6 p.m. (for pool programs call 608-847-6603 x3305) Enter at west parking lot, office doors, main entrance.

West Side Elementary School- 4-7 p.m.

New Lisbon Schools- 6-7:30 a.m. & 4-6 p.m. Use multi purpose room entrance.

Necedah Schools- 6-7:30 a.m. & 6:30-8:30 p.m. Use main entrance at front of school

Wonewoc Center School- 7-8 a.m. & 4-6 p.m. Use entrance by flagpole.

Wisconsin Dells High School-6:15-7:30 a.m. & 3:30-6 p.m.

**Royal Middle School-**6:30-7:30 a.m. & 3:30-6 p.m.

**Adams Friendship High School-** 5:30 –7:30 p.m. (T-F) & 4-8 p.m (M-F) Enter at front door.

## **CHRISTMAS**

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<b>DANCER</b>	DASHER	<b>DECORAT</b>	IONS	DOLLS
<b>DONNER</b>	ELVES	<b>GAMES</b>	<b>HELPERS</b>	HOLLY
<b>ICICLES</b>	<b>LETTERS</b>	MISTLE TO	OE	MRS CLAUS
NORTH POLE	<b>PACKAGES</b>	<b>PAPER</b>	<b>PARTIES</b>	<b>PRANCER</b>
<b>PRESENTS</b>	REINDEER	<b>RIBBON</b>	RUDOLPH	SANTA
SKATES	SLED	<b>SLEIGH</b>	<b>SNOW</b>	STAR
<b>STOCKINGS</b>	TINSEL	TOYS	TREE	<b>TWINKLE</b>

## Schedule- December 2010

**Wednesday, Dec. 1-** April Martell, UW-Extension Program Coordinator will give program at Adult Center at 11:30 a.m.

**Thursday, Dec. 2-** April Martell will give program at Camp Douglas Village Hall at 11:05 a.m. and at New Lisbon meal site at noon.

Tuesday, Dec. 7- Pearl Harbor Rememberence Day.

April Martell will give program at Grace Luthern Church, Elroy at 11:30 a.m.

**Wednesday, Dec. 8-** April Martell will give program at Beagles Bar & Grill, Lyndon Station at 11 a.m.

Monday, Dec. 13- Caregiver's Coalition Meeting, 1:30 p.m. in ADRC office.

**Tuesday, Dec. 14-** Committee on Aging and Disability Meeting in Room 1 of Juneau County Courthouse at 1 p.m.

April Martell will give program at Wagon Wheel II, Wonewoc at 11:30 a.m.

Friday, Dec. 17-Low Vision Support Group Meeting at 9:30 a.m. in ADRC.

Tuesday, Dec. 21- Winter begins.

April Martell will give program at Necedah Village Hall at 11:30 a.m.

**Thursday, Dec. 23, and Friday, Dec. 24-** Christmas Holidays. ADRC Office and all meal sites are closed for the 2 days. Christmas Eve is Dec. 24. Merry Christmas.

**Friday, Dec. 31-** Happy New Year!! ADRC Office and all the meal sites are closed for the day.

# FOOD SCRAPS HOLIDAY TRADITIONS

Like Andy Williams said, it's the most wonderful time of the year! Full of holiday cheer and great food! In the United States, Thanksgiving kicks off the holiday season and December brings Christmas Eve and Christmas, Hanukkah, Kwanzoo and New Year's Eve. You can't have Christmas without Christmas cookies. An American cookbook from 1796 describes a cookie made of flour, sugar, butter and coriander. The fruit cake as we know it dates back to the middle ages and the Christmas goose has been a staple for centuries, but has dropped in popularity since the late 1800's Hannukkah favorites include soft pretzels, beef brisket, and baked vegetable kugel which is made of yellow squash, onions, carrots and potatoes. And for dessert? How about butter cookies in the shape of Hanukkah symbols or perhaps Loukoumades which are deep fried puffs dipped in honey of sugar. Traditional foods for Kwanza (which means first fruits of the harvest) include chicken and sausage gumbo, Cajun catfish, fried okra, collard greens, cornbread and sweet potato pie. And for New Year's Eve? Your favorite foods, favorite people and champagne or sparkling wine or grape juice, of course! Whatever your culture or regional background, the holidays mean time spent with family and friends great food and good drinks. Happy Hanukkah, Happy Kwanzaa and Merry Christmas. Cheers!

Did You Know?

- The oldest fruitcake company in the United States is the Collin Street Bakery, Corsicana, Texas [1896]
- Eating for good luck is a popular New Year's Eve tradition in cultures around the world. Try 12 grapes at midnight (Spain), donuts (Holland) or black-eyed peas (South America).
- In 1580 the Christmas feast of Sir William Petrie included 17 oxen, 14 steers, 29 calves, 5 hogs, 13 bucks, 54 lambs, 129 sheep and 1 ton of cheese! Bon appetit!

## JUNEAU COUNTY LIBRARIES PARTICIPATE IN A GRANT TO IMPROVE ACCESSIBILITY

Thanks to a 2010 Library Services and Technology Act grant from the Federal Institute of Museum and Library Services (IMLS) administered by the Winding Rivers Library System, the public libraries in Necedah, New Lisbon and Wonewoc have received a number of adaptive equipment items to improve patrons' access to library services.

Each library has a workstation with a 20" computer monitor, which offers a wider viewing area for enlarged print, for those who prefer to increase the size of text to accommodate their vision needs.

The libraries have also received several computer accessories: 2 large print keyboards, including one with high-contrast black text on yellow keys. The yellow keys on the keyboards are standard size, but the black print on the keys is enlarged and easier to read for many.

The libraries now have several alternative-style computer mice; one "tiny mouse" for those who may find it easier to grasp the standard size mouse; and a trackball wheel optical mouse. The purpose of the grant is to enable patrons to use different types of computer equipment, to help them determine which best suits their needs, as they use technology to access library resources.

A number of browsing baskets are now available foruse in each of the libraries, which make it easy for patrons to collect materials for checkout. The libraries in Necedah and New Lisbon also have convenience carts to use with baskets, as well as wheel chair accessible computer tables. The value of the equipment the libraries have received is over \$1600.

The Institute of Museum and Library Services is the primary source of federal support for the nation's 122,000 libraries and 17,500 museums. The institutes mission is to create strong libraries and museums that connect people to information and ideas. To learn more about the institute, please visit <a href="www.imls.gov">www.imls.gov</a>.

The Winding Rivers Library System is the administrative agency formed by Buffalo, Jackson, Juneau, La Crosse, Monroe, Trempealeau, and Vernon counties to serve the libraries in west central Wisconsin. For more information, please visit <a href="http://www.wrlsweb.org/about-2/">http://www.wrlsweb.org/about-2/</a>

## THE TRUTH ABOUT HEALTH CARE REFORM

As the November election approaches, seniors are getting mixed messages from candidates about health care reform (the Affordable Care Act). Undoubtedly, health care reform is a complicated issue. As such, it is important to get straight-forward and non-partisian information regarding health care reform is a complicated issue. As such, it is important to get straight-forward and non-partisian information regarding health care reform and what it will mean for Wisconsin seniors. This article addresses the most common misconceptions about the new health care reform laws and attempts to give non-partisian information regarding health care reform and what it will mean for Wisconsin seniors. This article addresses the most common misconceptions about the new health care reform laws and attempts to give non-partisian information regarding the new law. This information is taken from the Wisconsin Office of Health Care Reform, the National Council on Aging and the Affordable Care Act itself.

## Will the new law cut my Medicare benefits?

No, none of your Medicare benefits will be cut-and, in fact, it will give you more benefits. For example, everyone who has Medicare will receive a free annual wellness visit starting in 2011. And Medicare's screening and preventive services, such as cancer screenings (including colorectal exams and mammograms) and diabetes screenings, will be provided free with no cost sharing. People with Medicare's drug coverage who fall into the coverage gap, known as the "donut hole," will receive a check for \$250 this year to help with their drug costs. Next year, if you reach the coverage gap, you will receive a 50% discount when buying Part D-covered brand-name prescription drugs. Over the next 10 years, you will receive additional savings until the coverage gap is closed in 2020.

We don't know yet. This year, private insurance companies running Medicare Advantage (MA) plans are paid about \$1,100 more per person than what is paid for people in original Medicare. These additional payments are paid for in part by increased premiums by all Medicare beneficiaries-including the 77% of seniors not enrolled in a Medicare Advantage plan. As a result of health reform, starting in the 2012 payment rates to MA plans will be gradually reduced in many parts of the country, so that they about the same as rates under original Medicare. It is unclear how MA plans will respond to these changes. They may choose to increase premiums, reduce extra benefits, or even leave the Medicare program. However, they are not allowed to cut any benefits provided under original Medicare. If you are in a MA plan, it makes sense to review your options during the fall enrollment period, just like everyone with Medicare should do each year, to see which way of getting Medicare best meets your needs.

## Will the new law cut Medicare spending?

The Congressional Budget Office (CBO) is an independent, non-partisian group which is responsible to Congress for health reform cost estimates. The CBO has estimated the new law will reduce the budget *deficit* by \$124 billion over 10 years by reducing waste, fraud, and abuse and by generating revenue—primarily from taxes paid by people with incomes over \$200,000. The CBO projects that the new law will save Medicare about \$400 billion over 10 years and extend the solvency of the Medicare Trust Fund for an additional 12 years from 2017-2029. And although Medicare spending will continue to grow over the next 20 years, the CBO projects that the new law will slow the *rate* of growth in the next 10 years-from 6.8% per year to 5.5%.

Will the new law make it easier to receive and pay for long-term care at home? The law provides new incentives for states to make it easier for lower income people who are on Medicaid to get long-term care *at home* instead of in a nursing home by providing extra federal funds to provide in-home services. Also, the law creates the CLASS Act (Community Living Assistance Services and Supports) which allows fill and part-time workers with incomes of at least \$1,200 per year to enroll in a program that provides a cash benefit averaging \$75 per day to help them stay at home when they become unable to care for themselves. Workers can choose to participate and have premiums deducted from their paychecks.

## What other changes will affect seniors?

- Starting in 2010, companies can get tax incentives if they continue to offer early retirees health insurance, thus lowering the cost of premiums for these individuals.
- Starting in 2011, Medicare will pay bonuses of 10% to primary care doctors (general practioners) which will improve access to these doctors.
- There will be improved training for workers who care for seniors.
- There will be new protections against elder abuse, neglect and financial exploitation.

## How does the new law impact military health benefits, like TRICARE for Life and VA benefits?

The new law does not impact military health benefits.

#### **Conclusion**

As with any new law, only time will tell if initiatives under the Affordable Care Act will prove beneficial for Wisconsin seniors. If you have general feedback regarding the health care initiatives, please contact your legislators. For questions regarding how the new law will affect you personally in terms of health care costs, benefits, and options, please contact your county's Elderly Benefit Specialist. The Juneau County Specialists are Cathy Spatola or Norma Phillips at 608-847-9371.

### READ YOUR MEDICARE ANNUAL NOTICE OF CHANGE!

It's hard to believe but another Medicare Annual Enrollment Period (AEP) is upon us! What's the Annual Enrollment Period? Each year from November 15-December 31, Medicare beneficiaries have the opportunity to enroll in, switch, or disenroll from Medicare standalone prescription drug plans (Medicare Part D) and Medicare Advantage plans (Medicare Part C). During this time a Medicare beneficiary who has never enrolled in a Part D plan or Advantage plan can enroll for the first time, a beneficiary who is already in a Part D drug plan or Advantage plan cand disenroll from their current plan or switch from their current plan to a different plan.

You might think that if you already have a drug plan or Advantage plan that you don't need to think about switching plans during the Annual Ennrollment Period. Wrong! Even if you were completely happy with your drug plan or Advantage plan in 2010 you're going to want to investigate your options during the Annual Enrollment period because your current plan will be changing and so will the other plans available to you.

For example, many stand alone Part D plans are not renewing for 2011. Not renewing means that the company the plan belongs to has decided not to offer that plan in 2011. For people who are enrolled in Dean Rx Classic, Dean Rx Enhanced, Dean Rx Value and Silverscript Complete, that means that they will have to enroll in a new plan during the AEP to have coverage starting in January 2011. The rest of Part D plans that are not renewing (see chart below) in Wisconsin have elected to consolidate with another plan offered by the same company. That means that if you are in one of these plans and takes no action, you will be automatically enrolled into a different plan offered by the same company effective January 1, 2011. This new plan, though offered by the same company, may be different than what you have now. Among other things, it will have a different premium (which may be quite higher than what you have now) a different formulary (which may or may not cover your drugs) and different costs for your drugs.

If you want to know what plan you will be put into and what the details of that plan are, the place to look in your annual notice of change. What's an annual notice of change? The annual notice of change is a notice sent to you by your current plan which tells you your current plan is changing for 2011 and, if your plan iis not going to be around in 2011, which plan you will be autoenrolled into and how the plan compares to your current plan. Your current plan is required to mail the annual notice of change to you by **October 31.** Look for it and read it carefully!

If your annual notice of change informs you that your current plan is not renewing and that you will be autoenrolled into a different plan, remember simply because the plan will put you in another plan it offers, that does not mean that you cannot enroll yourself in whatever plan you want during the annual enrollment period. Only if you do nothing will you be automatically enrolled in the company's other plan. And keep in mind, simply because you're going into a plan offered by the same

company that has your current plan, that doesn't mean that the new plan is your best or most affordable option. Even if the new plan looks acceptable to you, you should schedule an appointment with your friendly neighborhood benefit specialist or call 1-800-Medicare to do a Medicare plan finder. "Acceptable" doesn't mean the best or most affordable. The plan finder allows you to compare plans based on the individual medications you take and is the only way to determine the most affordable plan for you. Although it may seen counter-intuitive, you will depend on what drugs it covers at what amount, which will vary for you by you! Don't pick a plan based on the company name or the premium amount. Unfortunately, the vast majority of people do exactly that and nationally less than 10% of all seniors picked the Med D plan that was best for them. The way to avoid being one of these people is to use the plan finder to select your plan.

And, even if your current plan is renewing and will be around next year, you still should do a plan finder to investigate your options because your 2010 plan can change dramatically and so can all the other available plans. Your plan can become more expensive and other plans can become cheaper. Your plan can change its formulary so that it no longer covers all your medications while plans that may not have covered all your medications last year may now cover them this year. Even if you're pleased as punch with your plan this year, you need to do a plan finder because your plan in 2011 won't look like it did in 2010.

No one looks forward to the Annual Enrollment Period but with a little work (starting with reading your annual notice of change) you can make certain that you're enrolling in the most appropriate and affordable drug plan for your individual needs.

According to data released by Medicare, the following Part D plan (left column) will not be renewing in Wisconsin in 2011 and if Medicare beneficiaries in these plans do not enroll themselves in a plan they will be automatically enrolled in a plan listed on the right column.

	2010 Plan	Enrollees will be automatically enrolled into
1	AARP Medicare Rx	AARP Medicare Rx Preferred (basic) (premium
	Saver(basic) (premium	\$34.90)
	\$33.60	
2	Advantage Freedom	CVS Caremark Plus (enhanced) (premium \$77.90)
	Plan by Rx America	
	(enhanced) (premium	
	\$50.00)	
3	Advantage Rx Premier	First Health Premier Plus (enhanced) (premium
	Plus (enhanced)	\$35.40)
	(Premium \$60.20	
4	Advantra Rx Premium	First Health Part D Premier (basic) (premium
	(basic) (premium	\$35.40)
	\$41.60)	

5	Advanta Rx Value (enhanced) (premium \$30.60)	First Health Part D Premium (basic) (premium \$35.40)
6.	CIGNA Medicare Rx Plan Two (basic) (premium \$38.80)	CIGNA Medicare Rx plan one (basic) (premium \$38.80)
7	Community CCRX Gold (enhanced) (premium \$81.20)	Community CCRX Choice (basic) (premium \$84.20)
8	First Health Part D Secure (enhanced) (premium \$16.80)	First Health Part D Premier (basic) Premium \$35.40)
9	Humana Enhanced (Plan ID 14) (enhanced) (\$39.40)	Humana Enhanced (Plan ID 74) (enhanced) (\$42.20)
10	Medco Medicare Prescription Plan Choice (plan ID 16) (enhanced) (premium \$41.90)	Medco Medicare Prescription Plan Choice (Plan ID 186) (enhanced) (premium \$74.70)
11	PrescribaRx Bronze (basic) (premium \$34.90)	Community CCRX Basic (basic) (premium \$35.20)
12	PrescribaRx Gold (enhanced) (Premium \$34.70)	Community CCRX Choice (enhanced) (premium \$84.20)
13	UA Medicare Part D Rx Covg-Silver Plan (basic) (premium \$55.00)	UA Medicare Part D Prescription Drug Cov (basic) (premium \$51.20)
14	WPS Medicare Rx Standard Plan 1 (basic) (premium \$41.80)	WPS Medicare Rx Plan 1 (basic) (premium \$48.50)

## "Welcome to Medicare" Exam

Did you know that the "Welcome to Medicare" exam is different than a regular physical?

The "Welcome to Medicare" exam is a one-time preventive physical exam which must be scheduled within the first 12 months that you sign up for Medicare Part B. The exam will include a thorough review of your health, education and counseling about preventive services, a home safety evaluation, an assessment of risks, and referrals for other care. Your doctor will also discuss advance directives (such as powers of attorney and living wills) with you. The "Welcome to Medicare" exam is a great way to get up to date on important screenings and shots and to talk with your doctor about family history and how to stay healthy.

When you call your doctor's office to schedule this appointment <u>you must state you are scheduling the "Welcome to Medicare" exam</u>, otherwise you will just receive a regular physical, which will *not* be covered by Medicare.

For the "Welcome to Medicare" exam you pay just 20% of the Medicare-approved amount and no Part B deductible.

## No COLA for Social Security in 2011

On Oct. 15, the government announced that more than 58 million Social Security and SSI recipients will go through another year without an increase in their monthly benefits. This marks the second year without a Cost of Living Adjustment (COLA) since automatic adjustments for inflation were adopted in 1975. The first year without and increase was this year.

Many Social Security recipients haven't had a raise since January, 2009, and they won't be getting one until at least January, 2012. This is because consumer prices haven't yet returned to the peak they reached in the 3<sup>rd</sup> quarter of 2008 when the 2009 Cost of Living Adjustment was set.

In 2009, Social Security payments increased by 5.8%, the largest increase in 27 years, mainly due to energy prices spiking in 2008. However, energy prices quickly dropped in 2009. For example, average gasoline prices were above \$4 a gallon in the summer of 2008. But by January 20 they had fallen below \$2. Today, the national average is roughly \$2.70 a gallon. As a result, Social Security recipients got an increase in 2009 that was far larger than actual inflation.

The inflation rate used to calculate the COLA was negative from 2008 to 2009, which would have actually meant a reduction to Social Security benefits for 2010. However, Social Security doesn't allow negative COLAs so benefits remained flat in 2010. The same thing will happen in 2011. Consumer prices have increased since the 3<sup>rd</sup> quarter of 2009, but as of the August Consumer Price Index report, they still fell far short of the peak reached back in 2008.

The COLA is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the 3<sup>rd</sup> quarter of last year a COLA was determined to the 3<sup>rd</sup> quarter of the current year. If there is no increase, there can be no COLA. The CPI-W is determined by the Bureau of Labor Statistics in the Department of Labor. By law, it is the official measure used by the Social Security Administration to calculate COLAs.

To compensate for the lack of a COLA, the White House said President Obama would call for a \$250 payment to Social Security recipients, a move he also pushed for last year as a part of the economic stimulus package. House Democrats also said they will try to push a similar measure when congress reconvenes after the midterm elections in November.

MENU FOR Mauston, Necedah, Camp Douglas, New Lisbon and Lyndon Station 847-9371 547-3125 427-3287 562-6592 666-2423

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
November 29	November 30	December 1	December 2
BBQ Pork/Bun	Meat Loaf	Tuna Noodle Cass.	Baked Ham
Tator Tots	Baked Potato & Sour	Mixed Vegetables	Boiled Potatoes
Baked Beans	Cream	Wheat Bread/Butter	Carrot Coins
Fruit	Carrot Coins	Fruit Pie	Rye Bread/Butter
Cookie	Wheat Roll/Butter		Fruit
	Pudding		
December 6	December 7	December 8	December 9
Beef Stew	<b>Budget Cut Day</b>	Meat Lasagna	Beef Tips
Corn	No Meals Served	Mixed Vegetables	Egg Noodles
Biscuit/Butter		Garlic Bread	Broccoli Cuts
Fruit		Fruit	Wheat Bread/Butter
Pudding		Frosted Cake	Fruit
December 13	December 14	December 15	December 16
Soup Djour	Herb Baked Chicken	Cheeseburger/Bun	Christmas Party for N.L.,
Shredded Beef/Bun	Baked Sweet Potato	Baked Beans	Mauston & Necedah
American Cheese	Mixed Vegetable	Peas	Roast Turkey
Broccoli Salad	12 grain Bread with	Condiments	Mashed Potato/Gravy
Fruit	Butter	Pudding	Parsley Buttered Carrots
Frosted Cake	Pie		Cranberry Holiday Salad
	Camp Douglas		Dinner Roll/Butter
	Christmas Party		Assorted Cookies
December 20	December 21	December 22	December 23
Roast Beef	Swedish Meatballs	Hamburger Gravy &	Christmas Holiday
Mashed Potatoes &	Seasoned Noodles	Mashed Potatoes	ADRC Office & All
Gravy	Peas & Carrots	Glazed Carrots	Mealsites Closed
Corn	Wheat Roll/Butter	Wheat Roll/Butter	No Meals Served

Potato Bread/Butter	Lemon Bar	Fruit	
Cookie	Lyndon Station	Cookie	
	Christmas Pary menu		
	Undecided		
December 27	December 28	December 29	December 30
BBQ Pork/Bun	Meat Loaf	Beef Stir Fry	Italian Meat Sauce with
Tator Tots	Baked Potato &	White Rice	Spaghetti
Baked Beans	Sour Cream	Chow Mein Noodles	Broccoli Cuts
Fruit	Carrot Coins	Oriental Blend Veg	Garlic Bread
Cookie	Wheat Roll/Butter	Bread Stick/Butter	Brownie
	Pudding	Fruited Jello	

CONGREGRATE MEAL (IN CENTER)-\$3.50 MEALS ON WHEELS (HOMEBOUND)-\$3.75 MENU SUBJECT TO CHANGE WITHOUT NOTICE

## WONEWOC MENU 464-7217

TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
November 30	December 1	December 2	December 3
Meatloaf	Tuna Noodle Cass.	Baked Ham	<b>Budget Cut Day</b>
Baked Potato with	Mixed Vegetables	Boiled Potatoes	No Meals Served
Sour Cream	Wheat Bread/Butter	Carrot Coins	
Carrot Coins	Fruit Pie	Rye Bread/Butter	
Wheat Roll/Butter		Fruit	
Pudding			
December 7	December 8	December 9	December 10
Beef Stew	Meat Lasagna	Beef Tips	Fish/Tartar Sauce
Corn	Mixed Vegetables	Egg Noodles	Tator Tots
Biscuit/Butter	Garlic Bread	Broccoli Cuts	Baked Beans
Fruit	Fruit	Wheat Bread/Butter	Fruit
Pudding	Frosted Cake	Fruit	Cookie
December 14	December 15	December 16	December 17
Herb Baked Chicken	<b>Christmas Party</b>	Roast Turkey	Fish/Tartar Sauce
Baked Sweet Potato	Cheeseburger	Mashed Potato/Gravy	Creamed Peas
Mixed Vegetables	Baked Beans	Parsley Buttered	Bread/Butter
Bread/Butter	Peas	Carrots	Fruit Crisp
Pie	Condiments	Holiday Salad	
	Pudding	Dinner Roll/Butter	
		Assorted Cookies	
December 21	December 22	December 23	December 24
Swedish Meatballs	Hamburger Gravy &	Christmas Holiday	Christmas Holiday
Seasoned Noodles	Mashed Potatoes	ADRC Office & All	ADRC Office and
Peas & Carrots	Glazed Carrots	Mealsites Closed	all
Wheat Roll/Butter	Wheat Roll/Butter		Mealsites Closed
Lemon Bar	Fruit		
	Cookie		
December 28	December 29	December 30	December 31
Meat Loaf	Beef Stir Fry	Italian Meat Sauce &	Happy New Year!!
Baked Potato & Sour	White Rice	Spaghetti	ADRC Office & All
Cream	Chow Mein Noodles	Broccoli Cuts	Meal Sites Closed
Carrot Coins	Oriental Blend Veg	Garlic Bread	
Wheat Roll/Butter	Bread Stick/Butter	Brownie	
Pudding	Fruited Jello		

CONGREGATE MEALS (IN CENTER)-\$3.50 MEALS ON WHEELS(HOMEBOUND)-\$3.75 MENU SUBJECT TO CHANGE WITHOUT NOTICE

# **ELROY MENU** 462-5175

MONDAY	TUESDAY	THURSDAY	FRIDAY
November 29	November 30	December 2	December 3
Chicken Breast	Roast Beef	Baked Ham	Budget Cut Day
Rice/Gravy	Potatoes/Gravy	Scalloped Potatoes	No Meals Served
Carrots	Corn	Spinach	
Cranberries	Apple Rings	Dinner Roll/Butter	
Dinner Roll/Butter	Dinner Roll/Butter	Strawberry Short	
Mixed Fruit	Cake	Cake	
December 6	December 7	December 9	December 10
Chili Soup/Beans	Christmas Party	Meat Loaf	Fish Nuggets
Crackers	Baked Chicken	Potatoes/Gravy	Tartar Sauce
Cheese Slices	Stuffing	Carrots	Hash Browns
Fruit	Potatoes/Gravy	Dinner Roll/Butter	Peas & Carrots
Dinner Roll/Butter	Green Beans	Tapioca Pudding	Dinner Roll/Butter
Brownie	Salad	_	Peaches-Pear Mix
	Dinner Roll/Butter		
	Blueberry Cheesecake		
December 13	December 14	December 16	December 17
Potato Soup	Pork Roast	Spaghetti/meatsauce	Creamed Chicken
Crackers	Potatoes/Gravy	Tossed Salad/French	Biscuit/Butter
Ham Sandwich	Sauerkraut	Dressing	Peas
Cheese Slice	Hot Cinnamon Apple-sauce	Cottage Cheese	Cranberries
Salad	Dinner Roll/Butter	Garlic Bread	Tropical Fruit
Pie	Cookie	Peaches	
December 20	December 21	December 23	December 24
Beef Stew/Vegetable	Baked Chicken	Christmas Holiday	Christmas Holiday
Fruit Salad	Potatoes/Gravy	ADRC Office and all	ADRC Office and all
Pickles	Squash	Mealsites Closed	Mealsites Closed
Dinner Roll/Butter	Cranberries	No Meals Served	No Meals Served
Pudding/Topping	Dinner Roll/Butter		
	Rhubarb Dessert		
December 27	December 28	December 30	December 31
Meatballs/Gravy	Hot Beef Sandwich	Cook's Choice	Happy New Year!
Noodles	Potatoes/Gravy		ADRC Office and all
Broccoli	Carrots		Mealsites Closed
Dinner Roll/Butter	Pickled Beets		No Meals Served
Mixed Fruit	Cake		

CONGREGATE MEALS (IN CENTER)-\$3.50 MEALS ON WHEELS
(HOMEBOUND)-\$3.75
MENU SUBJECT TO CHANGE WITHOUT NOTICE